

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-12873-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest M. Howard  
PO Box 8056  
Atlantic City, NJ 08404-8056

Social Security No.:  
xxx-xx-4759

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/4/19  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 22, 2019  
JAN: kvr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ernest M. Howard  
 Debtor

Case No. 19-12873-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 3  
 Total Noticed: 66

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db #Ernest M. Howard, PO Box 8056, Atlantic City, NJ 08404-8056  
 cr +City of Atlantic City, McManimon, Scotland & Baumann, LLC, 75 Livingston Avenue - 2nd Floor,  
     Roseland, NJ 07068-3737  
 cr +Deutsche Bank National Trust Company, as Trustee f, Robertson, Anschutz & Schneid, P.L.,  
     6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
 518023099 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890  
 518023101 Atlantic City Sewer Dept., 1200 Atlantic Ave # 300, Atlantic City, NJ 08401-7327  
 518023102 +Atlantic City Tax Collector, 1301 Bacharach Blvd., #126, Atlantic City, NJ 08401-4600  
 518023105 BMW Financial Group, PO Box 3608, Dublin, OH 43016-0306  
 518023106 BSI Financial Services, PO Box 517, Titusville, PA 16354-0517  
 518023103 Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785  
 518023104 Bayfront Emergency Physicians, 1 E New York Ave, Somers Point, NJ 08244-2340  
 518062245 +City of Atlantic City, MCNAMEON, SCOTLAND & BAUMANN, LLC, 75 Livingston Avenue - 2nd Floor,  
     Roseland, NJ 07068-3737  
 518145224 +City of Millville, Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Suite 703,  
     Voorhees, NJ 08043-4413  
 518023109 +City of Pleasantville Tax Office, 18 N 1st St, Pleasantville, NJ 08232-2647  
 518023110 Commercial Acceptance Co., PO Box 3268, Shiremanstown, PA 17011-3268  
 518068156 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,  
     6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853  
 518023113 Dembo, Brown & Burns, LLP, 1300 Route 73 Ste 205, Mount Laurel, NJ 08054-2200  
 518023114 Direct T.V., c/o Diversified Consultants, PO Box 1391, Southgate, MI 48195-0391  
 518023116 +Egg Harbor Township MUA, 3515 Bargaintown Rd, Egg Harbor Township, NJ 08234-8321  
 518023117 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524  
 518023119 Gary C. Zeitz, LLC, 1101 Laurel Oak Rd Ste 170, Voorhees, NJ 08043-4381  
 518023120 Hyberg White & Mann PC, Executive Plaza,, 2111 New Rd Ste 105, Northfield, NJ 08225-1512  
 518023122 +Jersey Shore Ambulatory Surgery, 405 Bethel Rd, Somers Point, NJ 08244-2186  
 518023125 Millville Tax Collector, PO Box 609, Millville, NJ 08332-0609  
 518023124 McCormick 106, LLC, 11350 McCormick Rd Ste 902, Hunt Valley, MD 21031-1002  
 518023126 Milstead and Associates, 1 E Stow Rd, Marlton, NJ 08053-3118  
 518023127 Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 518023128 Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 518058862 Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605,  
     West Palm Beach, FL 33416-4605  
 518127997 +PCII REO LLC, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170,  
     Voorhees, NJ 08043-4381  
 518026139 +Pro Cap II LLC, c/o Gary C. Zeitz LLC, 1101 Laurel Oak Rd., Ste. 170,  
     Voorhees, NJ 08043-4381  
 518023131 RAS Cintron, LLC, 130 Clinton Rd, Fairfield, NJ 07004-2926  
 518023134 SLS, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386  
 518023132 Sandpiper Condominium Association, PO Box 2446, Ventnor City, NJ 08406-0446  
 518133398 +Sandpiper Condominium Association, Inc, c/o Paul Aaronson, Esq, Heyberg White & M,  
     2111 New Road, Suite 105, Northfield NJ 08225-1512  
 518023133 Shore Orthopaedic, Attn: 4th Floor Administrative Offices, 1 New York Rd.,  
     Somers Point, NJ 08244  
 518428152 South Jersey Gas Company, PO Box 6091, Bellmawr, NJ 08099-6091  
 518023135 Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 518023136 Stern, Lavinthal & Frankewenberg, LLC, F-005043-15, 105 Eisenhower Pkwy Ste 302,  
     Roseland, NJ 07068-1640  
 518023137 TTBL, LLC, c/o Pellegrino & Feldstein, 290 US Highway 46, Denville, NJ 07834-1239  
 518162036 +The Bank of New York Mellon, KML Law Group, P.C., 216 Haddon Ave., Ste. 406,  
     Westmont, NJ 08108-2812  
 518149622 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
     8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 518023138 +U.S. Bank Cust. Pro Cap II, 50 S 16th St Ste 1950, Philadelphia, PA 19102-2516  
 518128000 +US Bank Cust for PC7 Firsttrust Bank, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170,  
     Voorhees, NJ 08043-4381

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:32 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 518428151 E-mail/Text: bankruptcy@pepcoholdings.com Oct 22 2019 23:25:06 Atlantic City Electric,  
     Att: Bankruptcy / Revenue Recovery, 5 Collins Drive- STE 2133,  
     Carneys Point, NJ 08069-3600  
 518023100 E-mail/Text: athapa@acmua.org Oct 22 2019 23:26:27 Atlantic City MUA, PO Box 117,  
     Atlantic City, NJ 08404-0117  
 518033621 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 23 2019 00:01:04  
     BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,  
     Oklahoma City, OK 73118-7901  
 518069679 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Oct 23 2019 00:00:20  
     BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016

District/off: 0312-1

User: admin  
Form ID: 132

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Total Noticed: 66

Date Rcvd: Oct 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518023107 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Oct 23 2019 00:13:23  
Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
518037992 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 23 2019 00:00:04  
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
518023108 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 22 2019 23:59:48 Capital One Bank,  
PO Box 30281, Salt Lake City, UT 84130-0281  
518173100 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Oct 23 2019 00:13:09  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518053432 +E-mail/Text: tracey.gregoire@millvillenj.gov Oct 22 2019 23:25:34 City of Millville,  
12 S. High Street, Millville, NJ 08332-4244  
518023111 E-mail/Text: csdlclientservices@cbolanc.com Oct 22 2019 23:25:58  
Credit Bureau of Lancaster County, 218 W Orange St, Lancaster, PA 17603-3746  
518023112 E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:37:33 Credit One Bank, NA,  
PO Box 98873, Las Vegas, NV 89193-8873  
518023115 E-mail/Text: bankruptcynotices@dcicollect.com Oct 22 2019 23:26:00  
Diversified Consultants, Inc, PO Box 551268, Jacksonville, FL 32255-1268  
518182603 E-mail/Text: ar@figadvisors.com Oct 22 2019 23:25:54  
FIG as Custodian for FIG NJ18, LLC and Secured Par, PO Box 54472,  
New Orleans Louisiana 70154-4472  
518023118 E-mail/Text: bankruptcy@fult.com Oct 22 2019 23:26:26 Fulton Bank of New Jersey,  
1 Penn Sq, Lancaster, PA 17602-2853  
518023121 E-mail/Text: ipfscollectionsreferrals@ipfs.com Oct 22 2019 23:25:57 Imperial PFS,  
30 Montgomery St Ste 501, Jersey City, NJ 07302-3821  
518023123 E-mail/PDF: resurgentebknotifications@resurgent.com Oct 22 2019 23:37:39 LVNV Funding,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518023129 +Fax: 407-737-5634 Oct 22 2019 23:42:17 Ocwen Loan Servicing, LLC, 1661 Worthington Rd.,  
Ste. 100, West Palm Beach, FL 33409-6493  
518023130 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 22 2019 23:38:19  
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-0914  
518187629 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 22 2019 23:37:30  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
518075323 +E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Oct 22 2019 23:25:46 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518025539 +E-mail/PDF: gecsedri@recoverycorp.com Oct 22 2019 23:37:21 Synchroly Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518074355\* LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as Trustee, et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
GSAA Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 hkaplan@rasnj.com,  
informationathnk@aol.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin  
Form ID: 132

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Total Noticed: 66

Date Rcvd: Oct 22, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
Joshua H. Raymond on behalf of Creditor City of Atlantic City jraymond@msbnj.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New  
York, as Trustee, et al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Linda S. Fossi on behalf of Creditor PCII REO LLC and US Bank Cust for PC7 Firsttrust Bank  
lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Nona Ostrove on behalf of Creditor City of Millville nostrove@ostrovelaw.com  
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA  
Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 smncina@rascrane.com  
Steven A. Silnutzer on behalf of Debtor Ernest M. Howard stevenasil2000@yahoo.com,  
G28047@notify.cincompass.com;silnutzerlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13